

Questionnaire LO or BDA

Date:

Referred by(realtor):_____With:_____

Phone:_____Email:_____

Borr Name_____Contact @_____

Is it just going to be yourself on the loan or someone else, who?_____Approx. Credit Score? _____

Borr Name (Like on SS Card & DL)

Do you want to include middle initial? _____M____F

Cell B _____Hm # _____Email _____

SSN _____DOB _____Current Address _____

_____County live in _____

Rent / Own How long?

Rent/Mtg\$ _____> 30 days late past 12 months? _____

Previous address if < 2 years? _____Dates _____

Rent or own? If own what are you doing with current home? _____New home primary? _____

▶▶▶ Do you CURRENTLY own any additional Real Estate? _____Y____N IF YES, COMPLETE PAGE 3, get now.

Marital Status _____Years of school _____# of dependents _____Ages _____

***Verify the Co-Borrower has same address. If not, take a separate application for each person. CB Title only _____Y____N

CB Name (Like on SS Card & DL)

Do you want to include middle initial? _____M____F

Cell B _____Email _____SSN _____DOB _____

Marital Status Years of School # of Dependents Ages

B Mo Income \$	CO-B Mo Income \$
Employer	Employer
Wrk #	CB Wrk #
HR#	HR#
Years	Years
Yrs Similar typ industry	Yrs Similar typ industry
\$ Hour	\$ Hour
# hours a week	# hours a week
Exactly how paid? _____	Exactly how paid? _____
Position _____Bonus? _____	Position _____Bonus? _____
Commission? _____expln: _____	Commission? _____expln: _____
Address: _____	Address: _____
_____	_____
Previous Employer _____	Previous Employer: _____
Adrs _____	Adrs _____
Dates wrk: _____Yr Sal \$ _____	Dates wrk _____Yr Sal \$ _____
Gaps? _____Position: _____	Gaps? _____Position: _____

Last year's W-2s for B\$ _____CB\$ _____Are you self-employed or do you own a % of your company? _____

Does any family member own the company you work for? ☐ Y ☐ N (If yes, request 2 full years federal tax returns.)

Previous Employer _____Previous Employer: _____

Dates wrk _____Yr Sal \$ _____Dates wrk _____Yr Sal \$ _____

Gaps? _____Position _____Gaps? _____Position _____

Are you paid through a temp agency?_____Y_ N Construction, truck drivers, CPA, House Cleaners, etc. Ask if they're paid with a W-2 or 1099 and if they are commission or piece work. Do you have any other source of income?_____Y_____N
\$ source _ If Child Supp kids DOB _____ How can you document most recent 3 months?

PURCHASE total PITI you can afford \$ **Total liquid assets you have**
***Total amount you want to put down \$ _____ Been last 60days? _____

Bank Name: \$ _____ Type _____
Bank Name: \$ _____ Type _____

It makes your file stronger if we show more assets; do you have any retirement accounts, 401K's? Investment funds or access to any assets we do not already have listed? Retirement, Stocks, bonds, CD's, mutual funds? List \$Amt & type _____

House picked out? Price \$ Is prop ☐ Mobile ☐ SFR or Address

Are any borrowers obligated to pay alimony or child support? ☐Y ☐N \$ _____ per month Time left _____

If RD loan total income of everyone living in home \$ _____ Are you a veteran ☐Y ☐N What Branch _____ Discharge date _____

If yes, used VA loan before? ☐Y ☐N If yes, is it paid off now? ☐Y ☐N Pd in Full _____ VA Monthly Child Care Costs? \$ _____

Are you Native American? ☐Y ☐N Tribe _____ Do you have a Native American National Roll Card? ☐Y ☐N

Past 7 years have you ever had a bankruptcy, foreclosure, or are you currently delinquent on any federal debt?
B _____ CB _____ If yes, explain _____

Are you a party to a lawsuit? B _____ CB _____ Any outstanding judgments? B _____ CB _____ Are you a U.S Citizen? B _____ CB _____ IF NOT Green Card B _____ Y _____ N _____ CB _____ Y _____ N _____ Race? B _____

CB _____ Borrowing Money from anywhere else for this RE Transaction _____ Applying for any other mortgage loan on this or any other property on or before closing this loan _____ Are you in any way related to or have a business affiliation with the seller? _____ Do you owe the IRS \$? _____

Have you acquired any new monthly debt that will not show up on your credit report, example, new loans, IRS lien?
HOA Dues/Subject prop\$ _____ Owned other property in last 3 yrs? B _____ CB _____ IF _____

YES, COMPLETE PAGE 3
REFI AND IF own home, Selling prior to closing? _____ Selling after closing? _____ Renting before closing? _____
_____ Rents you will receive? _____ APPROX Value of HOME \$ _____ Amt Owed \$ _____
Are taxes and insurance incl in payment? What are current Taxes \$ _____ Insurance \$ _____
Year Acquired _____ Original Cost \$ _____ Refi Purpose _____
Improvements made _____ Current Rate _____ %
Do you want your taxes & Insurance your monthly payment? (only on conventional 20% or more down do you have a choice) FILE NOTES BELOW, ask who their realtor is if we don't know.

LN Type Term: Estimated Rate: % Est Ln Amt/Sales Price \$ _____
Taken by: Spoke with: Phone In Person
Entered Encompass by: Form Edited on 1-25-23